

**DICKINSON FINANCIAL CORPORATION II**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2107707	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,047	\$1,840	-10.1%		
Loans	\$1,071	\$681	-36.4%		
Construction & development	\$408	\$228	-44.2%		
Closed-end 1-4 family residential	\$77	\$58	-24.2%		
Home equity	\$16	\$13	-21.2%		
Credit card	\$4	\$5	35.1%		
Other consumer	\$17	\$8	-49.6%		
Commercial & Industrial	\$173	\$78	-54.5%		
Commercial real estate	\$306	\$230	-24.9%		
Unused commitments	\$103	\$88	-15.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$70	\$374	438.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$164	\$123	-25.3%		
Cash & balances due	\$525	\$466	-11.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$9	-50.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$7	-61.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,745	\$1,548	-11.3%		
Deposits	\$1,567	\$1,388	-11.5%		
Total other borrowings	\$115	\$115	0.0%		
FHLB advances	\$115	\$115	0.0%		
Equity					
Equity capital at quarter end	\$301	\$292	-3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$15	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	15.1%	--		
Tier 1 risk based capital ratio	21.8%	28.2%	--		
Total risk based capital ratio	23.2%	29.6%	--		
Return on equity <sup>1</sup>	23.7%	-26.8%	--		
Return on assets <sup>1</sup>	2.1%	-4.2%	--		
Net interest margin <sup>1</sup>	1.3%	1.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.4%	42.7%	--		
Loss provision to net charge-offs (qtr)	38.1%	4.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.9%	6.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	48.4%	45.9%	0.9%	5.6%	--
Closed-end 1-4 family residential	14.9%	11.0%	0.2%	0.6%	--
Home equity	2.2%	2.4%	0.0%	1.5%	--
Credit card	0.5%	1.1%	1.4%	1.3%	--
Other consumer	0.8%	0.9%	1.9%	5.3%	--
Commercial & Industrial	35.8%	21.6%	1.9%	2.5%	--
Commercial real estate	33.2%	31.4%	0.8%	0.5%	--
Total loans	37.9%	32.9%	1.0%	2.9%	--